

LEGION HEAD ASK BANKERS TO AID YANKS

Bankers of Indiana were appealed to today by the Indiana Department Legion through Paul V. McNutt, department commander, following official assurances clarifying the situation, to make loans to World War veterans on their adjusted compensation certificates.

In a letter addressed to all bankers in the state Commander McNutt declared that reports received here indicate that few loans are being made on the certificates and "in many instances banks are refusing these loans altogether." He added that the situation with respect to the loans, especially as to their safety and prompt clearance by the United States veterans' bureau in case of non-payment by the veteran himself, has been clarified by official declarations.

Commander McNutt pointed out that the loans are absolutely safe, being protected by a \$320,000,000 reserve fund held by the United States treasury for their redemption. He asserted that bank funds will not be tied up by making the loans.

Federal reserve banks are required under the law to rediscount such loans made by the banks, he continued. The director of the United States veterans' bureau has given assurances that notes and certificates on loans not paid by the veteran will be cleared within 24 hours after the bank has presented them to the bureau.

Attention of bankers of the state was called to a statement made by Melvin A. Traylor, president of the American Bankers' Association, urging the banks to "meet the situation now in the same patriotic way that characterized their actions" in 1917 to 1918.

In conclusion Commander McNutt appealed "to the bankers of Indiana to remember the sacrifices of its soldiers eight short years ago, and as Mr. Traylor suggests, 'make this small contribution to the welfare of the ex-soldier now'."

Commander McNutt's letter in full follows:

TO THE BANKERS OF INDIANA:
Reports from all parts of the State show that comparatively few loans are being granted by banks on adjusted service certificates and that in many instances banks are refusing these loans altogether.

Under the law there is more than ample money in the treasury to protect loans on certificates. The veterans' bureau now has \$320,000,000 reserve for their redemption. This disposes of the question of safety.

The federal reserve banks are required under the law to rediscount such loans made by the banks; so this disposes of the question of tying up bank funds.

Therefore, there only remains the question of whether the bank officials of the state are willing to sacrifice time and trouble in behalf of the men who freely gave of their time to the colors eight years ago. Unlike the making of these loans, this sacrifice of time on the part of the veterans was accompanied by great risk—not of money, but of life itself.

FIRST EMPLOYEE OF MADAM WALKER CO. DIES

Mrs. Jane Fisher, 93 years old, one of the first employees of the Madam C. J. Walker Mfg. Co., was found dead at her home, 636 N. Blackford St., Saturday afternoon by Mary Hurd, 713 North West St., who had gone there to carry the salary which the Walker Company has paid Mrs. Fisher each week since 1913, when she was retired after several years' service with that company.

Unable to make anyone respond to raps on the door, Mary summoned help, was lifted over the transom and found Mrs. Fisher on her knees, dead. The table was set, food was there, a cup of coffee had been poured from a pot that sat near by. From all evidence noted, it is reasoned that after preparing her breakfast Mrs. Fisher had knelt in her regular morning thanksgiving prayer and death, the grim, unwelcome reaper, claimed her.

The Madam C. J. Walker Company of which she was so long an employee also provided her funeral and its employees attended it en masse Tuesday morning at the C. M. C. Willis Mortuary.

HANOVER, IND.

Mrs. Geo. Cosby, who has been ill with a severe cold is able to be up and out again.

Mr. and Mrs. Dennis Vincent of Lebanon, Indiana, are very poorly at this writing.

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By Wm. A. Chambers

Mrs. Frances Berry Coston, the subject of this sketch, is a gentle woman of culture and one of Indiana's leading social service workers, including both colored and white. Mrs. Coston is a native of Kentucky, the State that produced two outstanding and peculiarly distinguished historical contemporaries, Abraham Lincoln and Jefferson Davis. She graduated from Berea College, a mixed school, founded by abolitionists, closed to Negroes some years ago.

She has done post graduate work at Chicago University specializing in



the most advanced English under Prof. Coulter, and special work in English at the Harvard Summer School and Columbia University.

Mrs. Coston was a departmental teacher in English and Mathematics for a number of years in the city schools.

She was the principal of school No. 68, the Colored Orphans Home for several years. Mrs. Coston accomplished a great work at the Orphans' Home in alleviating very bad conditions found there, in respect to equipment or facilities and policies.

She was highly commended by our outstanding social service agencies for her good work at the Orphans' Home. Incidental to her problems and trials at the Orphans' Home, she organized the Educational Aid Society, an organization that has attracted national attention in the social service field.

The Educational Aid Society has taken 21 orphan youths to be educated in ten of the leading colored boarding schools. One has graduated, and others are juniors and seniors in our leading educational centers as Tuskegee, Hampton, Fisk, and the like.

The Society has given scholarships to twelve Indianapolis young people, at various schools, the State Normal at Terre Haute, at Butler College, The Herron Art Institute, and Fisk University. Mrs. Coston's good work in social service has been heartily encouraged by wealthy and benevolent inclined white people. She was recently able to bring the Endowment

Fund of the Educational Aid Society up to \$3,000, by gifts of \$1,000 and \$1,500 respectively. It is further planned to increase the Fund to \$25,000.00. Only the interest on this sum will ever be used for educational purposes.

Mrs. Coston has been a volunteer probation officer of the Marion County Juvenile Court. She was connected with the Old Flanner House, a well known local social service organization and she is active in the church and various women's clubs. She was the first colored student to enter the Pulitzer School of Journalism, connected with Columbia University. She is a correspondent of the Indianapolis News, and a strong and convincing writer on Negro social problems.

Mrs. Coston states to the writer, "It is my firm belief and experience that Negro people will never advance to the most cherished planes of accomplishment, until we of the more fortunate elements lift up those at the bottom." "The great bulk of ignorant shiftless colored people in America will ever be a mill-stone around the neck of the so-called higher class." "We must work hard and vigilantly to reduce ignorance, poverty, vice and crime," she asserts. Mrs. Coston is a devoted wife, and the mother of two charming children. "I think the home is the greatest place in the world for a woman," she declares.

AIKEN GRAND JURY MEETS JAN. 24th.—N. A. A. C. P. WATCHING SITUATION.

NEW YORK, Jan. 14th.—The National Association for the Advancement of Colored People is in close touch with the situation in South Carolina relative to prosecution of the lynchers of the three Lowmans, Bertha, Clarence and Demon on the morning of Oct. 8th last. The regular session of the Aiken County Court and Grand Jury opens on Jan. 24th, and the N. A. A. C. P. is receiving regular and detailed reports in the meantime.

The pressure brought by the N. A. A. C. P., which protested to President Coolidge against rumored intention to appoint Gov. Thomas G. McLeod, a member of the Federal Trade Commission, brought a defense of his actions from Gov. McLeod in his farewell message to the South Carolina Legislature.

In his message Gov. McLeod contended that he had zealously endeavored to ascertain the guilty parties and bring them to justice, and that although favoring a special term of the Grand Jury he had not been able to call it before leaving office on January 18th, because the law provided such special term must be called by the Attorney General and Solicitor who in this case did not approve it.

In his message Gov. McLeod advocated that the penalty against Counties in which a lynching occurs be substantially increased and the proof of participation in a lynching be made from citizenship. It is reported on good authority that the incoming Gov. Richards, will not reappoint State Detective W. W. Rogers, who had been in charge of the Aiken investigation.

SAYS RACE SHOULD BUILD FACTORIES INSTEAD OF CHURCHES—SEES DOOM OF RACE IN CHURCH.

By Daniel W. Chase

(For the Associated Negro Press)

DR. Lionel A. Francis, president of the International Alliance of Negroes, a split body of the great Garvey movement, in an interview here, says "that the fate of colored Americans hangs in the balance, because of the colored man's indifference to his economic status."

"The working class, especially in Philadelphia, is seething with unrest. Citizenship, whether by birth or naturalization, is no longer of any value to the Negro worker and is speedily becoming a farce. The unutilized Italian, Greek, Swede, Norwegian, Pole and Finn, who find refuge on American soil have, through their respective organizations and racial unity, been successful in always obtaining employment in all branches of work to the detriment of the colored worker; and the problem as seen by the International Alliance of Negroes is not a national one; it is racial."

"With but very few exceptions," pointed out Dr. Francis, "all of Philadelphia's employers are white. With two exceptions, all of the banks are owned and managed by whites. The employers of labor and the owners of many white banks and trust companies in Philadelphia are of every known nationality except African. The white banking firms and trust companies make possible the successful working of the various industries by financially promoting and maintaining them."

"What is needed today," said the doctor, "is the respectable employment for our growing number. Stop building churches for a while. Diversify and direct the Sunday collections, class dues, and monthly offerings in industrial channels. Let us supply our own people with employment; let us become a race of producers and gain the respect of other people; let us seek our economic independence, so that we may dictate the policies under which we live; let us cease to be slaves, which will result in better living, less poverty and less crime."

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Edward Gaillard, instructor in the public schools, was injured last Friday, when his auto slid into a telephone pole. His attending physician Dr. S. A. Furniss stated that Mr. Gaillard was not seriously injured, but would be confined several days.

His car was partly wrecked. The injured man was taken to his home by Mr. Beard Whiteside, who was the only eye witness of the accident.

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